

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Heather Breanna Roney, Debtor**

**Case No. 23-51232-KMS  
CHAPTER 13**

**NOTICE**

Debtor has filed papers with the court to suspend their bankruptcy payments.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to suspend the payments, or if you want the court to consider your views on the Motion, then on or before 21 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Dan M. Russell, Jr. United States Courthouse  
2012 15th St., Ste. 244  
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Suspend Plan Payments.

Date: July 17, 2025

Signature:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer A Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Heather Breanna Roney, Debtor**

**Case No. 23-51232-KMS  
CHAPTER 13**

**MOTION TO SUSPEND PLAN PAYMENTS**

COMES NOW, Debtor, by and through counsel, and moves this Court to suspend their Chapter 13 plan payments, and in support thereof, would show the Court as follows:

1. Debtor filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtor is requesting this Honorable Court to suspend any past due plan payments and two (2) months of plan payments, including any ongoing mortgage payments being paid through the plan, during the months of August 2025.
3. Debtor fell behind due to unexpected school expenses. As such, Debtor cannot afford to make the monthly plan payment. Debtor will be able to resume making payments beginning in September 2025.
4. Debtor is requesting that their Chapter 13 plan payments be increased as necessary to compensate for the lost plan payments.

WHEREFORE, Debtor prays for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)

Jennifer A Curry Calvillo (MSBN 104367)

The Rollins Law Firm, PLLC

P.O. Box 13767

Jackson, MS 39236

trollins@therollinsfirm.com

601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Suspend Plan Payments was forwarded on July 17, 2025, to:

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

HEATHER BREANNA RONEY

CASE NO: 23-51232

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/17/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Suspend Plan Payments

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/17/2025

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

HEATHER BREANNA RONEY

CASE NO: 23-51232

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 7/17/2025, a copy of the following documents, described below,

Notice and Motion to Suspend Plan Payments

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/17/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 23-51232  
SOUTHERN DISTRICT OF MISSISSIPPI  
THU JUL 17 10-2-48 PST 2025

(P)21ST MORTGAGE CORPORATION  
PO BOX 477  
KNOXVILLE TN 37901-0477

SUNBELT FEDERAL CREDIT UNION  
6885 US HIGHWAY 49  
HATTIESBURG MS 39402-7807

~~EXCLUDE~~

~~US BANKRUPTCY COURT  
DAN M RUSSELL JR US COURTHOUSE  
2012 15TH STREET SUITE 244  
GULFPORT MS 39501 2036~~

~~EXCLUDE~~

~~(D) (P)21ST MORTGAGE CORPORATION  
PO BOX 477  
KNOXVILLE TN 37901 0477~~

~~EXCLUDE~~

~~(D) (P)21ST MORTGAGE CORPORATION  
PO BOX 477  
KNOXVILLE TN 37901 0477~~

AFFIRM INC  
ATTN BANKRUPTCY  
650 CALIFORNIA ST  
FL 12  
SAN FRANCISCO CA 94108-2716

AFFIRM INC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

COMENITY CAPITAL  
ATTN BANKRUPTCY  
PO BOX 182125  
COLUMBUS OH 43218-2125

COMENITYMPRC  
ATTN BANKRUPTCY  
PO BOX 182125  
COLUMBUS OH 43218-2125

HATTIESBURG CLINIC PA  
415 S 28TH AVE  
HATTIESBURG MS 39401-7283

JONES FAMILY MEDICINE  
30 CIRCLE J DRIVE  
STE 1  
LAUREL MS 39440-1981

(P)KLARNA INC  
ATTN BANKRUPTCY  
PO BOX 8116  
COLUMBUS OH 43201-0116

KOHLSCAPITAL ONE  
PO BOX 3043  
MILWAUKEE WI 53201-3043

NAVIENT  
ATTN BANKRUPTCY  
PO BOX 9500  
WILKES BARRE PA 18773-9500

QUANTUM3 GROUP LLC AS AGENT FOR  
COMENITY CAPITAL BANK  
PO BOX 788  
KIRKLAND WA 98083-0788

RELIANT CAP  
750 CROSS POINTE RD  
GAHANNA OH 43230-6691

REPUBLIC FINANCE  
1600 HWY 15N 300B  
LAUREL MS 39440

(P)REPUBLIC FINANCE LLC  
282 TOWER RD  
PONCHATOULA LA 70454-8318

SOUTH CENTRAL CLINICS  
LANE W STAINES ESQ  
1220 JEFFERSON STREET  
LAUREL MS 39440-4355

SOUTH CENTRAL REGIONAL MEDICAL CENTER  
LANE W STAINES ESQ  
1220 JEFFERSON STREET  
LAUREL MS 39440-4355

SOUTHERN BONE JOINT  
3688 VETERANS MEMORIAL  
STE 200  
HATTIESBURG MS 39401-8246

SUNBELT FEDERAL CREDIT UNION  
6885 U S HIGHWAY 49 N 3  
HATTIESBURG MS 39402-7807

SYNCHRONY  
ATTN BANKRUPTCY  
PO BOX 955060  
ORLANDO FL 32896-5060

SYNCHRONY BANK  
BY AIS INFOSOURCE LP AS AGENT  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

~~EXCLUDE~~

~~UNITED STATES TRUSTEE  
501 EAST COURT STREET  
SUITE 6430  
JACKSON MS 39201 5022~~

WORLD FINANCE COMPANY OF MISSISSIPPI  
LLC  
WORLD ACCEPTANCE CORPORATION  
ATTN BANKRUPTCY  
PO BOX 6429  
GREENVILLE SC 29606-6429

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

WORLD FINANCE CORP  
ATTN BANKRUPTCY  
PO BOX 6429  
GREENVILLE SC 29606-6429

~~EXCLUDE~~

~~(P) DAVID RAWLINGS~~  
~~ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE~~  
~~PO BOX 566~~  
~~HATTIESBURG MS 39403-0566~~

DEBTOR

HEATHER BREANNA RONEY  
314 RED HILL FLORENCE RD  
HEIDELBERG MS 39439-3210

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR~~  
~~THE ROLLINS LAW FIRM PLLC~~  
~~PO BOX 13767~~  
~~JACKSON MS 39236-3767~~